

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILKES BARRE DIVISION**

In re: NANCY J. GALLAGHER	§	Case No. 5:20-bk-01821
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/12/2020.
- 2) The plan was confirmed on 10/08/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/05/2021, 06/02/2021, 08/18/2021, 09/14/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 07/01/2024.
- 6) Number of months from filing or conversion to last payment: 48.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,187.00.
- 10) Amount of unsecured claims discharged without full payment: \$168,427.74.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 50,000.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 50,000.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 5,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,136.80	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 8,136.80</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
VINCENT RUBINO, ESQUIRE	Lgl	0.00	NA	NA	5,000.00	0.00
AMERICAN HONDA FINANCE CORP	Sec	21,237.48	20,228.01	8.23	0.00	0.00
FREEDOM PLUS	Uns	13,975.00	14,974.02	14,974.02	9,319.13	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	616.00	683.91	683.91	425.64	0.00
QUANTUM3 GROUP, LLC	Uns	293.00	218.89	218.89	136.23	0.00
RESURGENT CAPITAL SERVICES	Uns	2,187.93	1,928.61	1,928.61	1,200.28	0.00
QUANTUM3 GROUP, LLC	Uns	1,892.00	1,345.24	1,345.24	837.21	0.00
AMERICAN INFOSOURCE	Uns	0.00	183.87	183.87	114.43	0.00
PORTFOLIO RECOVERY	Uns	372.00	389.36	389.36	242.32	0.00
AIS INFOSOURCE, LP	Uns	1,975.19	1,975.19	1,975.19	1,229.27	0.00
PORTFOLIO RECOVERY	Uns	5,299.25	5,392.17	5,392.17	3,355.84	0.00
CITIBANK, N.A.	Uns	163.00	1,291.51	1,291.51	803.77	0.00
QUANTUM3 GROUP, LLC	Uns	3,405.64	3,637.94	3,637.94	2,264.09	0.00
QUANTUM3 GROUP, LLC	Uns	1,542.67	1,694.33	1,694.33	1,054.47	0.00
QUANTUM3 GROUP, LLC	Uns	2,907.82	3,046.53	3,046.53	1,896.01	0.00
QUANTUM3 GROUP, LLC	Uns	2,991.54	3,200.21	3,200.21	1,991.66	0.00
PORTFOLIO RECOVERY	Uns	2,483.00	2,347.64	2,347.64	1,461.06	0.00
PORTFOLIO RECOVERY	Uns	1,626.46	1,677.71	1,677.71	1,044.13	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
LENDINGCLUB	Uns	16,805.00	16,805.21	16,805.21	10,458.78	0.00
PNC BANK	Sec	47,752.00	47,292.76	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	4,112.14	3,891.68	3,891.68	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	4,112.14	220.46	137.20	0.00
BANK OF AMERICA	Uns	8,502.01	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Uns	39,516.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	6,845.15	NA	NA	0.00	0.00
CHASE CARDMEMBER SERVICE	Uns	14,132.00	NA	NA	0.00	0.00
HONDA FINANCIAL SERVICES	Uns	2,293.00	NA	NA	0.00	0.00
LENDING CLUB CORP	Uns	30,769.00	NA	NA	0.00	0.00
MERRICK BANK CORP	Uns	1,776.63	NA	NA	0.00	0.00
MISSION LANE	Uns	2,119.20	NA	NA	0.00	0.00
PNC BANK NA	Uns	6,694.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	4,860.00	NA	NA	0.00	0.00
TD BANK USA NA	Uns	17,097.32	NA	NA	0.00	0.00
COMENITY BANK	Uns	12,027.43	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	1,232.02	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 8.23	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 8.23	\$ 0.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 3,891.68	\$ 3,891.68	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 3,891.68	\$ 3,891.68	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 61,012.80	\$ 37,971.52	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 8,136.80	
Disbursements to Creditors	\$ 41,863.20	
<b>TOTAL DISBURSEMENTS:</b>		\$ 50,000.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/09/2024

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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